

EXHIBIT “F”

LOSS INQUIRY BY POLICY NUMBER

PAGE 1

AGENCY 17-0557-00 POLICY BR 038 POLICY NUMBER 525851 KIND 46
PIONEER TELEPHONE SERVICES INC

CLM 037 0004873-2004 DOL 09-16-2004 LC 23

AGENCY: 17-0557-00

COV	PAID	LAE	RECOVERY	CLSD DTE
MPEC	11,607 92	1,535 55	00	01-18-05
TOT	11,607 92	1,535 55	00	

DESC: 1833 E THREE NOTCH ST; ANDALUSIA AL
OCCUPIED AS: OFFICE
STORM DAMAGE, CATASTROPHE NUMBER = 038
IVAN

NO MORE CLAIMS OR PREVIOUS POLICIES

Continue

Page backward

Page forward

First page

Return to claim policy inquiry selection

Screen: 910404

2-1-05
BK to mail letter to P. 2 & D. Williams

* ordered lightning strike (by hand back)
squirt through away. they looked at.
can't verify

1-31-05

Bill Kames called Jimmy W. (today)

1-27-05
* left message of Bill (x 204)

NOON - 1-25-05 emailed again

<https://www.aolins.com/bcicsw/ATTRBCNV/CSM3/dfhwhhta/IDSF17055700>



1/27/2005

AUTO-OWNERS INSURANCE COMPANY
AUTO-OWNERS LIFE INSURANCE COMPANY
HOME-OWNERS INSURANCE COMPANY
OWNERS INSURANCE COMPANY
PROPERTY OWNERS INSURANCE COMPANY
SOUTHERN OWNERS INSURANCE COMPANY



P O Box 244017 (CLAIMS)
Montgomery, Alabama 36124
PHONE (334) 279-0323
FAX (334) 271-0481

December 20, 2004

Pioneer Telephone Services, Inc
P O Box 1606
Andalusia, AL 36420

Rec'd
12/22/04

RE: 37-4873-04

Dear Sir or Madam:

We have received the estimate from the independent adjuster for your building damages. I have enclosed a copy for you to review. Once you have had a chance to review, please give me a call so that we may settle that portion of the claim.

As to the damages you are claiming to your phone system due to lightning and the water damage to the inventory, Auto-Owners appreciates your professional opinion as to the damages claimed. However, it is a conflict of interest to write your own lightning affidavit. We also understand that you have disposed of the damaged equipment without us being able to have a third party verify the damages. We are hereby requesting you provide us with outside documentation and evidence of the damages along with a salvage value.

Under your policy the following is contained:

3. Duties In The Event Of Loss Or Damage

a. You must see that the following are done in the event of loss or damage to Covered Property:

(4) Take all reasonable steps to protect the Covered Property from further damage by a Covered Cause of Loss. If feasible, set the damaged property aside and in the best possible order for examination. Also keep a record of your expenses for emergency and temporary repairs, for consideration in the settlement of the claim. This will not increase the Limit of Insurance.

(5) At our request, give us complete inventories of the damaged and undamaged property. Include quantities, costs, values and amount of loss claimed

(6) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records

RESERVATION

Please be advised that this letter does not waive any rights or defenses which Auto-Owners Insurance Company may have regarding this matter under any policy of insurance issued by Auto-Owners Insurance, whether or not such claims or defenses are set forth herein. Auto-Owners reserves the right to supplement this letter upon receipt of further information which may subsequently become available

Thank you for your time and consideration in this matter. If you need any further assistance, please give me a call at 1-800 548-9881 ext 204

Sincerely,



Bill Reaves
Field Claim Rep

AUTO-OWNERS INSURANCE COMPANY
AUTO-OWNERS LIFE INSURANCE COMPANY
HOME-OWNERS INSURANCE COMPANY
OWNERS INSURANCE COMPANY
PROPERTY OWNERS INSURANCE COMPANY
SOUTHERN OWNERS INSURANCE COMPANY



P O Box 244017 (CLAIMS)
Montgomery, Alabama 36124
PHONE (334) 279 0323
FAX (334) 271-0481

February 3, 2005

Pioneer Telephone Services, Inc
P O Box 1606
Andalusia, AL 36420

RE: 37-4873-04

Dear Sir or Madam:

We have completed our investigation of the above referenced claim. You are insured under Auto-Owners Insurance Co with policy number 38525851 with effective dates of 6-16-04 to 6-16-05. Your Tailored Protection Policy has personal property limits of \$76,950.00 with a \$500 deductible.

We have completed our investigation of the lightning claim you submitted for \$21,575.72. As part of our investigation we ordered a lightning strike report from Compu Weather, Inc that included the time period from 9-15-04 at 4:00 p.m. through 9-17-2004 3:59:59 p.m. According to their report no lightning was detected within a 5 mile radius of your location. Therefore, since lightning was not detected in that area we must regretfully deny this portion of the claim.

As to the portion of the claim you submitted to us for the damaged inventory totaling \$34,915.53 we have been unable to have this damage verified by an expert. Under your policy the following is contained:

3. Duties In The Event Of Loss Or Damage

a You must see that the following are done in the event of loss or damage to Covered Property:

(4) Take all reasonable steps to protect the Covered Property from further damage by a Covered Cause of Loss. If feasible, set the damaged property aside and in the best possible order for examination. Also keep a record of your expenses for emergency and temporary repairs, for consideration in the settlement of the claim. This will not increase the Limit of Insurance.

(6) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

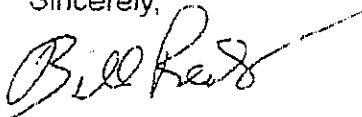
It is my understanding that you have disposed of these items and they are no longer available for inspection. As we were not given the opportunity to have these items inspected by an expert to determine the exact damages we must deny this portion of the claim.

If there is any additional information you believe to be relevant to the question of coverage, or if you believe that any of the facts or information stated, upon which Auto-Owners has relied is not accurate, please advise.

All rights, terms, conditions, and exclusions in your policy are in full force and effect and are completely reserved.

Thank you for your time and consideration in this matter. If you need any further assistance, please give me a call at 1-800-548-9881 ext. 204.

Sincerely,



Bill Reaves
Field Claim Rep

CLAIM PAYMENT

1-041216545

MONTGOMERY CLAIM BRANCH
PO BOX 244017
MONTGOMERY, AL 36124-4017



SOUTH CENTRAL AGENCY INC
1831 E THREE NOTCH ST
ANDALUSIA AL 36420-2438

CLAIM NUMBER	PAID DATE	AMOUNT PAID
037-0006920-2004	12/01/2004	\$*****19,050.32
LOSS DATE	STATUS	POLICY NUMBER
09/16/2004	CLOSE FILE	44 404780 00
COVERAGE		
COVERAGE SPLIT		
INSURED		
JAMES H WILLIAMSON & KELLY WILLIAMSON		

SOUTH CENTRAL AGENCY INC
PO BOX 548
ANDALUSIA, AL 36420-1210

COVERAGE SPLIT

042	HOMEOWNERS DWELLING	17,453.87
142	HOMEOWNERS OTHER STRUCTURES	1,596.45

COMMENTS: GH

DETACH HERE AND KEEP FOR YOUR RECORDS

THIS DOCUMENT HAS A COLORED BACKGROUND, VOID PANTOGRAPH, AND MICROPRINTING IN THE BORDER.

Auto-Owners Insurance
Life Home Car Business
The Problem Solver

1-041216545

12/01/2004

NINETEEN THOUSAND FIFTY AND 32/100 DOLLARS

INSURED: JAMES H WILLIAMSON &
KELLY WILLIAMSON

CLAIM NUMBER	LOSS DATE
037-0006920-2004	09/16/2004
POLICY NUMBER	AGENCY
44-404780-00	17-0557-00

AMOUNT PAID: \$*****19,050.32

PAY TO THE ORDER OF: JAMES H WILLIAMSON &
KELLY WILLIAMSON
AND COVINGTON COUNTY BANK

IN PAYMENT OF: WIND DAMAGE TO DWELLING AND OTHER STRUCTURES

CRALL

CLAIM PAYMENT

1-041216546

MONTGOMERY CLAIM BRANCH
PO BOX 244017
MONTGOMERY, AL 36124-4017



SOUTH CENTRAL AGENCY INC
1831 E THREE NOTCH ST
ANDALUSIA AL 36420-2438

CLAIM NUMBER	PAID DATE	AMOUNT PAID
037-0006920-2004	12/01/2004	\$*****18,694.48
LOSS DATE	STATUS	POLICY NUMBER
09/16/2004	CLOSE FILE	44 404780 00
COVERAGE		
242 - HOMEOWNERS PERSONAL PROPERTY		
INSURED		
JAMES H WILLIAMSON & KELLY WILLIAMSON		

SOUTH CENTRAL AGENCY INC
PO BOX 548
ANDALUSIA AL 36420-1210

COMMENTS: GH

DETACH HERE AND KEEP FOR YOUR RECORDS

THIS DOCUMENT HAS A COLORED BACKGROUND, VOID PANTOGRAPH, AND MICROPRINTING IN THE BORDER.

Auto-Owners Insurance
Life Home Car Business
The No Deductible People

1-041216546
12/01/2004

EIGHTEEN THOUSAND SIX HUNDRED NINETY FOUR AND 48/100 DOLLARS

INSURED: JAMES H WILLIAMSON &
KELLY WILLIAMSON

CLAIM NUMBER	LOSS DATE
037-0006920-2004	09/16/2004
POLICY NUMBER	AGENCY
44-404780-00	17-0557-00

PAY TO THE ORDER OF: JAMES H WILLIAMSON &
KELLY WILLIAMSON

IN PAYMENT OF: CONTENTS DAMAGE LESS \$1000 DEDUCTIBLE

18,694.48

CR Allen

CLAIM PAYMENT

117
1-041348808

MONTGOMERY CLAIM BRANCH
PO BOX 244017
MONTGOMERY, AL 36124-4017



SOUTH CENTRAL AGENCY INC
1831 E THREE NOTCH ST
ANDALUSIA AL 36420-2438

AMOUNT PAID
*****11,607.92
ICY NUMBER
14617 038525851

SOUTH CENTRAL AGENCY INC
PO BOX 548
ANDALUSIA, AL 36420-1210

Comments in 6
I - 5
11,607.92

COMMENTS: \$1,000 DEDUCTIBLE
GH

THIS DOCUMENT HAS A COLORED BACKGROUND, VOID PANTOGRAPH, AND MICROPRINTING IN THE BORDER.

Auto-Owners Insurance
Life Home Car Business
The No Problem Payor

1-041348808

07/18/2005

ELEVEN THOUSAND SIX HUNDRED SEVEN AND 92/100 DOLLARS

INSURED: PIONEER TELEPHONE SERVICES INC

CLAIM NUMBER	LOSS DATE
037-0004473-2004	09/16/2004
POLICY NUMBER	AGENCY
034617-038525851	17-0557-00-0

ORDER OF: PIONEER TELEPHONE SERVICES INC
AND COVINGTON COUNTY BANK

PAY TO THE ORDER OF: PIONEER TELEPHONE SERVICES INC
AND COVINGTON COUNTY BANK

IN PAYMENT OF: BUILDING DAMAGE

Michael SK

SIGNATURE HAS A COLORED BACKGROUND - BORDER CONTAINS MICROPRINTING